

Information to identify the case:

Debtor 1	<u>Michael A. Galovich</u>	Social Security number or ITIN	xxx-xx-1056
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kimberly A. Galovich</u>	Social Security number or ITIN	xxx-xx-9563
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22147-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Galovich

Kimberly A. Galovich

11/18/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael A. Galovich
Kimberly A. Galovich
Debtor(s)

Case No. 20-22147-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 18, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Galovich, Kimberly A. Galovich, 4130 Harvey Street, Homestead, PA 15120-3322
15267064	+ Comenitycapital/prcpd, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15267067	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
15267068	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15267071	+ United Bank, 500 Virginia St E, Charleston, WV 25301-2199

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRSHEARER.COM	Nov 19 2020 05:33:00	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Nov 19 2020 05:33:00	Americredit Financial Services, Inc. Dba GM Finan, Dba GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 19 2020 02:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Nov 19 2020 05:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15274113	EDI: PHINAMERI.COM	Nov 19 2020 05:33:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15267059	+ EDI: PHINAMERI.COM	Nov 19 2020 05:33:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15267061	Email/Text: bankrupt@choicerecovery.com	Nov 19 2020 02:43:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220
15267060	+ EDI: CAPITALONE.COM	Nov 19 2020 05:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15267062	+ EDI: CITICORP.COM	Nov 19 2020 05:33:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15267063	+ EDI: WFNNB.COM	Nov 19 2020 05:33:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15267065	+ EDI: DISCOVER.COM		

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		Nov 19 2020 05:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15267066	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 19 2020 02:44:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15267069	+ Email/Text: angela.abreu@northwest.com	Nov 19 2020 02:43:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15267070	+ EDI: CBS7AVE	Nov 19 2020 05:33:00	Seventh Ave, Attn: Bankruptcy Dept, 1112 7th Ave, Monroe, WI 53566-1364
15267197	+ EDI: RMSC.COM	Nov 19 2020 05:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15267072	+ EDI: VERIZONCOMB.COM	Nov 19 2020 05:33:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
aty	*+	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer	on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Stephen J. Jurman	on behalf of Debtor Michael A. Galovich stephen@jurmanlaw.com jurmanlaw@gmail.com

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Stephen J. Jurman

on behalf of Joint Debtor Kimberly A. Galovich stephen@jurmanlaw.com jurmanlaw@gmail.com

TOTAL: 7